

**Information to identify the case:**

Debtor 1	<b>Anthony Lillo III</b>	Social Security number or ITIN	<b>xxx-xx-4331</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Deborah Lillo</b>	Social Security number or ITIN	<b>xxx-xx-2529</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>District of New Jersey</b>			
Case number: <b>16-31850-VFP</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Anthony Lillo III dba Tony Lillo's Landscape and Snow Removal	Deborah Lillo aka Deborah Addas-Lillo
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2/17/17

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Anthony Lillo, III  
 Deborah Lillo  
 Debtors

Case No. 16-31850-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Feb 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2017.

db/jdb	+Anthony Lillo, III, Deborah Lillo, 45 Parker Avenue, Hawthorne, NJ 07506-1732
cr	+Seterus, Inc. as the authorized servicer for Fe, Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
cr	+US Bank National Association, Robertson, Anschutz & Schneid, PL, 6409 CONGRESS AVE., SUITE 100, BOCA RATON, FL 33487-2853
516500921	+Anthony Addas, 45 Parker Avenue, Hawthorne, NJ 07506-1732
516500946	+Denise Welsh, 3806 Bensalem Blvd Apt 131, Bensalem, PA 19020-4723
516500931	+Don Esposito, 180 Greenville St, Woodbridge, NJ 07095-1834
516500928	+Early Warning Services, 16552 N 90th St #100, Scottsdale, AZ 85260-1619
516500929	+Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
516500930	+Equifax, P.O. Box 740256, Atlanta, GA 30374-0256
516500933	+Experian, P.O. Box 2002, Allen, TX 75013-2002
516500934	+Experian, Business Information Services, 475 Anton Boulevard, Costa Mesa, CA 92626-7037
516500942	+Joe Tedesco, 448 Bayard St, Lansport, PA 17702-7203
516500943	+Joe Tedesco, 448 Bayard St, Williamsport, PA 17702-7203
516500939	+Paul Schmeltzer, 620 W. Middletown, RD, Media, PA 19063
516500938	+Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
516500927	+Samantha Donofrio, 31 Camelot Dr, Farmingdale, NJ 07727-3872
516500941	+Seterus Inc, 14523 Sw Millikan Way St, Beavertton, OR 97005-2352
516500940	+Tracee Sealy, 3001 Rt 130 South Apt 90B, Riverside, NJ 08075-2732
516500944	+TransUnion, P.O. Box 2000, Crum Lynne, PA 19022-2000
516648444	+U.S. Bank National Association, 6409 Congress Ave. Suite 100, Boca Raton, FL 33487-2853
516500935	+Zaharias Fessaras, 13 Hempstead Dr, Newark, DE 19702-7715

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 17 2017 22:48:07 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 17 2017 22:48:06 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: GMACFS.COM Feb 17 2017 22:48:00 Ally Financial, PO Box 130424, Roseville, MN 55113-0004
516500919	+EDI: GMACFS.COM Feb 17 2017 22:48:00 Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
516500920	+EDI: PHINAMERI.COM Feb 17 2017 22:58:00 AmeriCredit/GM Financial, Po Box 183853, Arlington, TX 76096-3853
516500922	+EDI: BANKAMER.COM Feb 17 2017 22:58:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516500923	+EDI: CAPITALONE.COM Feb 17 2017 22:48:00 Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516500924	+EDI: CHASE.COM Feb 17 2017 22:48:00 Chase Card Services, Correspondence Dept, Po Box 15278, Wilmington, DE 19850-5278
516500925	+Fax: 602-659-2196 Feb 17 2017 23:02:43 ChexSystems, Attn: Consumer Relations, 7805 Hudson Road, Suite 100, Saint Paul, MN 55125-1703
516500926	+E-mail/Text: bankruptcy.bnc@ditech.com Feb 17 2017 22:48:02 Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
516500937	+Fax: 407-737-5634 Feb 17 2017 23:22:48 Ocwen Loan Servicing Llc, Attn: Research Dept, 1661 Worthintong Rd Ste 100, West Palm Beach, FL 33409-6493
516500945	+EDI: WFFC.COM Feb 17 2017 22:58:00 Wells Fargo Bank, Na, Mac F82535-02f, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516500947*	+Denise Welsh, 3806 Bensalem Blvd Apt 131, Bensalem, PA 19020-4723
516500932*	+Don Esposito, 180 Greenville St., Woodbridge, NJ 07095-1834
516500936*	+Zaharias Fessaras, 13 Hempstead Dr., Newark, DE 19702-7715

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Feb 17, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 19, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2017 at the address(es) listed below:

Charles A. Stanziale, Jr. on behalf of Trustee Charles A. Stanziale, Jr.  
cstanziale@mccarter.com, slipstein@mccarter.com;nj06@ecfcbis.com  
Charles A. Stanziale, Jr. cstanziale@mccarter.com, slipstein@mccarter.com;nj06@ecfcbis.com  
Denise E. Carlon on behalf of Creditor PNC Bank, National Associaton dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Jeanette F. Frankenberg on behalf of Creditor Seterus, Inc. as the authorized subservicer for  
Federal National Mortgage Association (Fannie Mae), creditor c/o Seterus, Inc. cmecf@sternlav.com  
John F. Murano on behalf of Debtor Anthony Lillo, III john@muranoroth.com,  
vicky@muranoroth.com  
John F. Murano on behalf of Joint Debtor Deborah Lillo john@muranoroth.com,  
vicky@muranoroth.com

TOTAL: 6